Determining ACA Next Steps – Insurance All Year Taxpayer, spouse, and/or dependents had insurance all year **Start Here** Does the taxpayer have a tax return filing requirement? No further action required. Taxpayer Answer **Yes** if advance credit payments were made for does not need to file a return. NO the taxpayer or a member of the taxpayer's family to (See Pub 4012, Who Must File tab, to the insurance provider. (See ACA tab, Pub 4012: 2014 see if there are other situations when a Federal Tax Filing Requirement Thresholds.) return should be filed.) YES Does the insurance qualify as minimum essential Taxpayer's insurance does not NO coverage? (See ACA tab, Pub 4012: Minimum qualify. Go to "Taxpayer, spouse or Essential Coverage.) dependents had no insurance all year." YES Is taxpayer's filing status Married Filing Separately? Taxpayer is not eligible for the (Answer "NO" if taxpayer meets the criteria in Notice Premium Tax Credit. Indicate on the YES 2014-23, regarding victims of domestic abuse or tax return that taxpayer had insurance TD 9683 regarding relief for victims of spousal all year (F1040, line 61). Complete the tax return following normal procedures. abandonment.) (If advance credit payments were NO made for the taxpayer or a member of the taxpayer's family, use Form 8962 YES Can the taxpayer be claimed as a dependent on and instructions to reconcile.) another person's return? NO Is the taxpayer's household income between 100% NO and 400% of the Federal poverty line for their family size?² See appropriate Federal poverty line chart for the state in which the taxpayer resides. YES ¹Individuals who are not lawfully present Review the following requirements for each member may be eligible to claim the PTC if a of the tax family. If "YES" for all requirements for any family member is eligible to enroll in a month for any member of the family, proceed to the qualified health plan. box below. NO ²Answer "YES" if the taxpayer's • Enrolled in a qualified health plan through a household income is below 100% of Marketplace. the Federal poverty line, AND: either 1) Not eligible for other government or employer the taxpayer is not a U.S. citizen but is sponsored insurance coverage that meets minimum lawfully present in the United States, value. AND at least one of the family members •Is a U.S. citizen or lawfully present¹. enrolled in a qualified health plan is not eligible for Medicaid because of YES immigration status or 2) advance credit Taxpayer may be eligible for Premium Tax Credit. payments were made for the taxpayer Complete return, use Form 8962 and instructions or a member of the taxpayer's family to calculate PTC and reconcile any advance credit to the insurance provider at least one payments made for the taxpayer or a member of month during the year, and at the time of enrollment, the Marketplace estimated the taxpayer's family. Indicate on the tax return that taxpayer had insurance all year (F1040, line 61). the taxpayer's household income was Complete the tax return following normal procedures. between 100%-400% of the Federal poverty line for their family size.